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# The unexpected benefits of reflection: a case study in university-business collaboration

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## Abstract

**Purpose** – The purpose of this paper is to present an overview of the development process and outcomes from a six-year collaboration between Halifax Bank (part of the Lloyds Banking Group) and Middlesex University between 2010 and 2016 in the UK. The collaboration involved the construction of work-integrated higher education programmes that were, from the outset, predicated on clear return on investment criteria for the Bank. One unexpected outcome from the collaboration was the emergence of critical reflection as a valued business benefit that, it is argued, has the potential for significant cultural change within the organisation.

**Design/methodology/approach** – This case study discusses how “productive reflection” can lead to an integrated approach to organisational learning. The study is located in the context of Halifax’s specific organisational objectives established following the banking crash of 2008. Quantitative and qualitative evidence is considered to illustrate the extent to which the “return on investment” criteria established by Halifax have been achieved.

**Findings** – The case study indicates that the challenging business context of the financial crash of 2008 provided the impetus for a sustained collaborative development that allowed the potential pitfalls of restricted learning opportunities to be addressed resulting in an integrated approach to organisational learning. In addition to the organisation’s return on investment criteria being met, there is evidence that the work-integrated approach has raised the prospect of productive reflection becoming part of an emerging learning culture.

**Originality/value** – The scale and sustained period of the university-business collaboration is unique and provides valuable insight into how an organisation’s learning culture can be affected by a work-integrated approach. In demonstrating the perceived business value of productive reflection, the case presented illustrates how learning can start to become considered as a normal aspect of working life.

**Keywords** Work-integrated learning, Workforce development, In-company training, Productive reflection, University-business collaboration

**Paper type** Case study

## Introduction

Building on the work of White (2012) and Eastman (2014) this case study presents a longitudinal overview of the development process and outcomes from a six-year collaboration between Halifax Bank (part of the Lloyds Banking Group) and Middlesex University that took place between 2010 and 2016 in the UK. In particular, this case study argues that the demonstration of the business benefits of reflective practice can help to sustain effective university-business collaboration and support transformative change. Whilst a case study approach is limited to specific context discussed, it is hoped that it provides a useful illustration of the potential benefits of university-business collaboration that may be more broadly applicable. The collaboration involved the construction of work-integrated higher education programmes that were, from the outset, predicated on clear return on investment criteria for the Bank. One unexpected outcome from the collaboration was the emergence of critical reflection as a valued business benefit that, it is argued, has the potential for significant cultural change within the organisation and perhaps more broadly.

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As Boud *et al.* (2006) have argued, reflection can often be seen as a matter of developing individuals' practice and being of primarily personal benefit. They propose however that "productive reflection" can also help to address some of the complexities and uncertainties that organisations face. Productive reflection:

Emphasises the social collective aspects of reflection – people reflecting together in the workplace [...] Reflection is seen as an integral component of work, a necessary element in evaluation, sense-making, learning and decision-making processes in the workplace. It is through a focus on reflection, we suggest, that the needs of production can be reconciled with the needs of employees to have satisfying engagement with their work. (Boud *et al.*, 2006, p. 6)

Cressey (2006) also discusses the evolution of "embedded collective reflection" corresponding with a shift away from problem solving within an organisational setting, governed by standardisation and control, towards greater emphasis on innovation and creativity through "reflective participation" in the workplace. Ghaye *et al.* (2008) further extend the notion of collective participatory reflection to add "appreciative action" as a means of reframing the positive aspects of the present towards future organisational enhancement. Arguably, this approach may be most pertinent and yet also most challenging in the context of perceived organisational crisis, as discussed below.

Elmholt and Brinkmann (2006), however, point to the "disciplining" role of self-reflection as a mechanism for internalised self-regulated surveillance operating within discursive practices at work. Lester and Costley (2010) also discuss the self-disciplining nature of a company focussed learning agenda that restricts the potential for critical reflection. Siebert and Costley (2013) discuss how an uncritical approach to organisational norms and values can lead to "game playing" by employees and managers, which inhibits learning. In an earlier case study concerning Halifax Bank, White (2012) describes how organisationally constrained learning can limit opportunities for critical reflection and innovation. Gustavs and Clegg (2005) also discuss how restricting learning to operating within existing organisational goals can impede creativity and critique.

However, Eastman (2014) documents, with specific reference to work with Halifax Bank, how a sustained university collaboration has led to the development of the individual employee reflective capacities and argues that it has contributed to the establishment of the organisation as a "learning society". Bravenboer (2011) points to the organisational and individual benefits of a more aligned collaborative approach that requires a shift in traditional higher education culture to recognise the expertise, knowledge and skills that exist in the workplace. Indeed such collaboration is often built around existing staff development activity (Edmonds and Bainbridge, 2011; Minton and Fenwick, 2011). The development of an in depth understanding of organisational settings can also help to integrate learning with existing working practices whilst extending it beyond specific business contexts (Drake *et al.*, 2009).

Belet (2007) contrasts the capabilities required to establish "learning oriented organisations" with traditional conceptions of "high potential" managers. Belet also argues that along with a change in leadership philosophy in organisations, Business Schools also need to change their approach to management education:

Mainstream management education is still far from producing the adequate profiles of leaders equipped with the human qualities and the adequate leadership competencies required to build the learning oriented organisations. (Belet, 2007, p. 472)

In considering the role of reflection in competence frameworks, Nansubuga *et al.* (2015) examine the gaps that limit employee's ability to productively navigate the dynamic and complex contemporary context of working in organisations. They conclude that there is a strong alignment between the development of critical reflective capacities and enhanced context-dependent "operant competence". Similarly, Bravenboer and Lester (2016) argue that

it is possible to conceive of an integrated approach to academic learning and professional competence that is “concerned with critical thinking, reflection, evaluation and making judgements aligned with a consideration of professional values” (Bravenboer and Lester, 2016, p. 149).

The context surrounding the case study below, whilst challenging for the company, provided the impetus for a sustained collaborative development that allowed the potential pitfalls of restricted learning opportunities to be addressed resulting in an integrated approach to organisational learning.

### **Merger, crash and crisis—an unexpected context for learning**

The global banking crisis that came to its head in 2008 shook the world and brought national economies to the brink of collapse. In the UK this resulted in the government investing public money to underwrite a number of banks and become major shareholders in what had been private businesses. One of the banks the UK Government became a major stakeholder in was Lloyds Banking Group, which was created following a specific sequence of mergers and other events in the run up to the financial market crash (see Monaghan, 2013). Between 2001 and 2006 Halifax and Bank of Scotland merged to form Halifax Bank of Scotland (HBOS), the full transfer of assets was completed by 2006. In 2007 Lloyds TSB wrote off £200m as a result of the US sub-prime mortgage crisis and then in 2008 their first-half profits plunged by 70 per cent. This happened at the same time that Lehman Brothers collapsed in the USA, which had a major effect on the projected price of wholesale financing. The recently formed HBOS bank was particularly exposed to the falling mortgage market as a consequence of its over reliance on wholesale finance. On the 16 September 2008 the HBOS share price halved in the first hour of trading as markets were gripped by the crisis. Lloyds TSB, who had themselves also been significantly weakened by the crisis, stepped in to “rescue” HBOS leading to the formation of Lloyds Banking Group. The UK Government then announced that it had taken a 43.4 per cent stake in Lloyds Banking Group by investing £20bn of public funds. Then in 2009, Lloyds Banking Group revealed £11bn of losses at HBOS, which shocked the UK finance market and the Group’s major shareholders leading to Lloyds chairman Sir Victor Blank stepping down.

Halifax Bank, part of the newly formed Lloyds Banking Group, faced a crisis of public confidence in banking, the prospect of radical changes in how banks were to be allowed to operate, major organisational change as group level procedures were applied to established Halifax practices, as well as major management restructuring and staff redundancies. In such a context, many organisations may have sought to retreat into what might be considered essential areas of business operation as a damage limitation response to crisis. Investing in workforce development may be considered by some to be high on the list of “non-essential” aspects of the business. However, the Halifax senior management took the strategic view that workforce development was in fact essential if the bank was to regain the trust of its customers and respond effectively to the context of major organisational change.

### **A workforce development strategy to rebuild customer trust**

In the context of the public debate about how UK banking should be organised, the Halifax focus on personal financial services and products as a retail or “community” bank resulted in a simple but clear strategic aim:

“To become Britain’s most recommended Bank, through making more of its customers better off”. As Colin Kemp, Network Director of Halifax Retail Bank said:

We are absolutely committed to helping restore customer confidence in banking. As the UK’s largest bank, Halifax has a key role to play in that journey. Part of that process is getting the basics absolutely right by delivering a consistently high standard of customer service at each and every customer interaction. (Kemp, 2011b)

A key aspect of the Halifax strategy to be able to deliver this “consistently high standard of customer service” was to invest in building the skills and behaviours of its managers to bring about tangible business and customer benefits. As a commercial organisation it was also clear from the outset that Halifax would only invest in the workforce development required to build the skills and behaviours of its managers on the basis of a demonstrable return on this investment. Whilst this is not necessarily in conflict with aims to support the personal and professional development and job satisfaction of Halifax staff, the evidence of investment bringing about business benefits was paramount.

The measures identified by the Halifax included a requirement to reduce staff turnover and recruitment costs. Another key measure was the achievement of better customer service satisfaction rates as indicated by Halifax’s “net promoter score” survey. Halifax also sought to measure increased sales and “converted referrals”, i.e. an increase in the rate of converting “potential” to “actual” bank customers purchasing service products. Lastly, given the context of major organisational change, Halifax sought to measure the extent to which workforce development investment would promote more effective management of changes in established business practices. With these return on investment measure in mind, Halifax agreed to invest in the development of around 1,000 of its Branch Managers and Local Area Managers (Bravenboer, 2011) subject to evidence of its return on investment measures being met on an on-going basis.

In addition to these quantifiable measures, Halifax also saw value in professionalising its retail banking management workforce as an investment in human capital that would add value to its brand. However, Halifax wished to move away from traditional professional training approaches towards working with a university to develop bespoke provision that could help to regain the trust of its customers.

### **The promotion of university-business collaboration**

Between 2008 and 2011, the UK Government invested £148m in a “Higher Education Transforming Workforce Development Programme” (Kewin *et al.*, 2011). The government investment included funding 37 “transformational employer engagement projects” mostly led by universities across the England. One of the key recommendations that came from the final evaluation of the national project sponsored by the Higher Education Funding Council for England was for higher education institutions (HEIs) to adopt a collaborative approach to developing a “new relationship” with employers:

Given the diversity of employers and their needs, HEIs should approach working with employers as a collaborative venture and engage in a dialogue to better understand the nature of their business and the challenges they face. This will, as part of a more integrated and holistic approach to business/employer engagement, help to identify the “right” solution to meet the identified needs. It will require a shift away from the “product push” approach that HEIs have tested in the past by bringing together the HEI’s wider employer offer. (Kewin *et al.*, 2011, pp. 11-12)

This proposal for a more collaborative approach was also echoed in the UK Government sponsored review into university-business collaboration undertaken by the ex Vice Chancellor of the University of Hertfordshire, Sir Tim Wilson:

Universities are an integral part of the supply chain to business—a supply chain that has the capability to support business growth and therefore economic prosperity. However, a sustainable supply chain is not a simple linear supplier–purchaser model; strength and resilience in such a supply chain is derived from close collaboration and an understanding of each party’s priorities and capabilities. (Wilson, 2012, p. 1)

However, the idea that universities should be a “supply chain” for business growth can also be seen as contested with potential implications for universities that represent a

commodification of higher education. For example, the idea that universities should be a “supply chain” for business growth could be seen to: undermine the core purposes of universities including its “civilising” role; prioritise profit rather over public good; prioritise the needs of employers rather than individuals; subsume learner autonomy within corporate objectives; prioritise workforce development rather than individual flourishing; constitute a lowering of academic standards and an example of “dumbing down”; constitute “training” rather than “education”; be more concerned with skills and competence than knowledge; or promote a necessarily narrow and instrumentalist conception of the purpose of higher education.

However, such oppositional descriptions can be argued to reflect a foundational perspective that ignores the culturally contingent history of universities and the constructed nature of higher education discourse. It can certainly be argued that universities have many roles but also that these change to reflect a dynamic relationship with diverse cultural, social and economic (amongst other) factors (Bravenboer, 2009; Bravenboer and Workman, 2016b). As this case study seeks to illustrate, higher education provision that is specifically designed to respond to the needs of employers need not be described in terms of a failed realisation of a foundational perspective or “core purpose”. Indeed it may be the case that university-business collaboration can shed light on some of the ways that universities can operate and open opportunities for higher-level learning that would otherwise remain closed.

University-business collaboration implies a realisation that universities are not the only source of legitimate and valuable knowledge and expertise. Indeed the conception of professional and work-based learning at Middlesex University (and elsewhere) is predicated upon the formal acknowledgement that higher-level learning, knowledge and skills (including up to doctoral level) exist in the workplace. The collaborative relationship between universities and business has reflected the undulating HE policy landscape but is, for example, currently being described by the UK government as the “preferred model” for degree apprenticeship development (Bravenboer, 2016). From this perspective, universities are not solely purveyors of “knowledge products” to client organisations but are rather engaged in a collaborative enterprise that supports, develops and crucially, formally recognises learning that takes place in, through and for work (Garnett, 2009). As Colin Kemp, Network Director for Halifax Retail Bank, said:

Halifax searched the market for a “provider” and Middlesex University were identified as having both the expertise, and organisational commitment to be potential partners [...]. A significant factor of Middlesex University is that it recognises that expertise exists in organisational workplaces and that Universities are not the sole owners of knowledge, expertise and skills [...]. We did look at other organisations and universities, but the defining factor for us was Middlesex’s partnership approach which is at the heart of its operation. At Middlesex there was a real desire to understand what we wanted to achieve so that they could tailor the learning to suit us individually. (Kemp, 2011b)

It is perhaps this willingness and capability to formally build on and recognise professional learning that emerges from practice, from the workplace, that distinguishes the work-integrated approach from that of some traditional banking qualifications. Lester *et al.* (2016) argue that the evidence from the literature indicates that work-integrated approaches are more effective in establishing professional competence than traditional “sequential” or “parallel” approaches. Following the 2008 crash, Halifax recognised the need for transformative change in the professional practice of their workforce and understood that traditional professional qualification approaches would not achieve this.

### Professional and work-based learning

Work-based learning has been established at Middlesex as a field of study that University awards can be made in since 1992 (Gibbs and Garnett, 2007). The professional and work-based

learning field of study is predicated on a simple idea, that when people work they learn, that this learning can be at higher-levels and can be recognised formally towards the achievement of University qualifications. However, a key difference with a traditional subject discipline-based approach is that professional and work-based learning is transdisciplinary and applicable to any area of professional/work practice. All participants in work-based learning programmes must be engaged in work, as it is an individual's work/practice that is the source of their learning. This learning can draw on sources of knowledge that include subject discipline-based or other relevant areas of knowledge but the subject of study is a learner's own work-based learning. A key aspect of identifying this is through the development of reflective practice approaches to work to support individuals' ability to think about and understand the broader internal and external contexts of the work they do and to develop an understanding of their professional practitioner identity/subjectivity. This includes developing the ability to engage with others that are interested in, or effected by, the work they do through negotiated engagements with communities of practitioners, employers, co-workers, collaborators, stakeholders, clients, academic tutors and others implicated in their specific area of work/practice. Lastly, professional and work-based learning is concerned with developing different and better ways of working. To review and challenge existing practice and to ask intelligent questions about its appropriateness and effectiveness. In doing this, professional and work-based learning programmes are also specifically designed to develop transdisciplinary approaches that support innovation and enhancement of work/practice. A broader discussion concerning the theoretical underpinnings of the transdisciplinary Work Based Learning Curriculum Framework can be found in Bravenboer and Workman (2016a, b).

### **Accreditation and the university work-based learning curriculum framework**

One of the key mechanisms deployed at Middlesex University to support university-business collaboration is the facility to formally recognise higher-level learning activity that is outside of its validated portfolio of provision through accreditation. Middlesex University accreditation is the process whereby external learning activity is evaluated to ascertain its equivalence to the University's academic credit framework and to ascribe a number of credit points at an identified academic level. Accreditation operates to quality assure education and training activities delivered by employers and other organisations to enable University credit to be awarded that can count towards the achievement of University qualifications (Middlesex University, 2016). Crucially, accreditation constitutes a formal recognition that high-level knowledge, understanding and skills exist and can be developed outside of the university.

A second key mechanism used in support of university-business collaboration is the facility to construct professional and work-based learning programmes that lead to University qualifications. Middlesex University has established academic level descriptors for professional and work-based learning that identify expected learning achievement at each level. Middlesex University operate a validated work-based learning curriculum framework that includes a broad range of modules that can be combined to construct programmes that lead to a comprehensive range of University qualifications ranging from a small (40 credit) University Certificate at Level 4 (equivalent to first year undergraduate) to a full Masters qualification. Programmes can be constructed wholly from combinations of these modules or through combination with accredited external learning up to a maximum of two-thirds of the total credit of the target qualification. Further detail can be found in Bravenboer and Workman (2016a, b).

### **The development of retail banking practice programmes**

The first step in establishing a collaborative relationship with Halifax Bank included Middlesex University working closely with the Halifax Learning Development team to



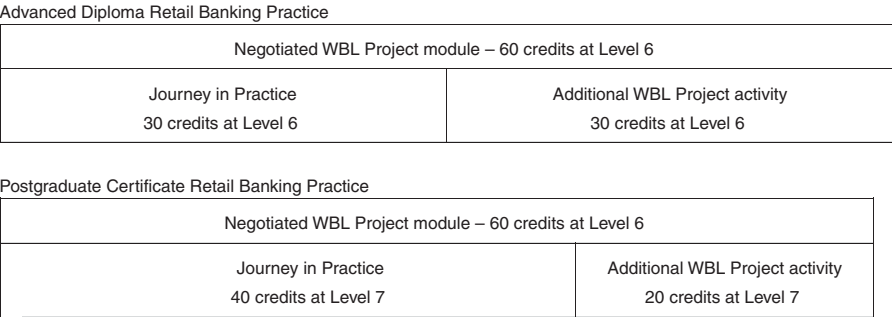
produce a proposal for the accreditation of their in-company professional development course “Journey in Practice”. Journey in Practice operated at two levels, Branch Manager and Local Area Manager and the delivery of the course was managed by the Halifax Learning Development team and included a range of on-line learning resources. The engagement resulted in the formal accreditation of Journey in Practice and the recognition that the Branch Manager course attracted 30 credits at Level 6 (Honours level) and the Local Area Manager courses attracted 40 credits at Level 7 (Masters Level). The collaborative working resulted in some amendment to the way that learning was assessed introducing Reflective Learning Statements and Post Implementation Review mechanisms. The process of developing the Journey in Practice courses in preparation for accreditation established the foundations for mutual trust and future collaborative working.

Encouraged by the recognition of their in-company programme, Halifax also sought a means to provide opportunities for their Managers to gain University qualifications that would help to enhance their professional credibility. However, many of Halifax’s Bank Managers and Local Area Managers had not been to university or engaged with learning since school or college. The opportunity to gain a University qualification that was built on the credit gained through successfully completing the in-company programme could both lessen learning anxiety by building from the familiar context or their work and serve to motivate achievement.

Using the University Work Based Learning Curriculum Framework two programmes were constructed each using 60 credit Negotiated Work Based Learning Project (WBL) modules, one at Level 6 (Honours level) and one at Level 7 (Masters Level). The programme at Level 6 was designed for Brach Managers and would lead to the award of an Advanced Diploma in Retail Banking Practice, whilst the programme at Level 7 would lead to a Postgraduate Certificate in Retail Banking Practice. Each programme was constructed by building on the relevant accredited Halifax Journey in Practice course (30 credits at Level 6 or 40 credits at Level 7) to develop further learning from work-based project activity (see Figure 1).

The assessed products from this learning activity were also specifically designed to relate directly to the improvement of the learners own or others retail banking practice and included the production of a Local Context Workbook, Business Improvement Plan and Reflective Learning Statement. By way of example, one Halifax Branch Manager summarises the impact of her Project as follows:

All customer advisers now have a structured training process to support their personal development. We adopt a proactive approach to customer feedback and my Customer Manager now spends her core hours in the banking hall. She engages with customers to learn more about our service and feeds this back in the following day’s fire up. All BCs [Banking Consultants]



**Figure 1.**  
Retail Banking  
Practice programme  
structure

use their FCR [Forward Customer Review] to contact customers post interview to ensure their account is up & running and meeting their initial needs – deepening their relationships. By implementing my business plan we have seen over a 10 point increase in NPS [Net Promoter Score] as well as increased migration and telephony results. My branch has become the training branch for all new to role BCs/colleagues within the area. I now have a more multi-skilled workforce that offer an improved level of service by building strong future relationship with our customers. I implemented three areas of change – colleague training and support, customer feedback and an effective after interview process. (Halifax Retail Bank, 2013)

The work-based project activity was supported and assessed by Middlesex University academic staff but admission to the programme is determined through Halifax led criteria. This included: successful completion of Journey in Practice course (Middlesex University accredited learning); Annual Performance Appraisal at minimum “Good Performer” level; interview with Line Manager.

Participation in the in-company Journey in Practice programme is required by Halifax for all Branch Managers and Local Area Managers but progression to the Middlesex led qualification was on a voluntary basis. However, Halifax engaged in a significant degree of internal promotion of the opportunity to progress, led by their Learning Development Team. Following each programme workshop the Halifax Learning Development Team conducted a comprehensive learner evaluation and feedback to the Middlesex academic team regarding successes and areas for improvement. An excellent relationship has emerged between Halifax and Middlesex teams which has contributed to high achievement and satisfaction rates for the programmes.

### Evaluation of business benefits

The quantitative return on investment measures required by Halifax included increased customer satisfaction indicated by the Halifax Net Promoter Score and increased business effectiveness indicated by increased sales and the rate of converted referrals. In 2011, only one year after the programme had been initiated, Halifax conducted a comprehensive review of the performance of their branches where the programme had been implemented benchmarked against non-participating branches, to ascertain if the required return on investment measures were being achieved. They found that branches with managers that had undertaken the programme were performing 9.8 per cent better than others in terms of sales that converted referrals were 10 per cent higher on average and that the “Net Promoter Score” of customer service quality—increased by 40 per cent. Halifax also found that Managers who undertook the programmes improved performance more quickly in the context of a change in working practices. (Halifax Retail Bank, 2011). Given the context of major restructuring and redundancies, this improvement in performance is noteworthy and as a consequence of this clear return on investment, Halifax continued to invest in the development of their Managers.

Other return on investment measures included increasing workforce motivation and commitment to the company as a means of reducing staff turnover and retraining costs. Each year, Halifax conducted an evaluation of the collaborative provision gathering the views of all participants. In addition, Halifax and Middlesex collaborated in gathering reflections from Halifax employees undertaking the programme through semi-structured informal interviews in 2011, 2013 and 2015. This provided some indicative (if not conclusive) qualitative evidence that the programmes had contributed to the development of a highly motivated workforce:

These qualifications and the learning being generated are highly motivational and are offering colleagues who would otherwise not have the opportunity, the chance to earn a recognised professional qualification. (Halifax Retail Bank, 2011)

Completing the study was challenging as I haven't done anything like that for over 20 years. I got a great sense of satisfaction and revisited theories I had not looked at for years. This has helped me change the way I run my business. More focus is now on developing and leading rather than delivering messages. I am very grateful that the company supported this programme. (Halifax Retail Bank, 2013)

The completion of stage 3 has made me look at the company in a different way. I feel I owe the company something in return and I am now much more of an advocate of LBG [Lloyds Banking Group]. (Halifax Retail Bank, 2013)

The programmes have also been recognised by Colin Kemp, the Halifax Retail Bank Network Director as a way to build staff loyalty and deliver a return on the investment the organisation has made:

For colleagues, I believe this delivers a qualification that they will truly aspire to achieve. We've had terrific feedback that it's good that the Halifax is investing in its staff [...] Our colleagues see this as being of immense personal value and this provides them a sense of personal achievement from studying [...] I know that by investing our money in this programme with Middlesex University, if everyone does what we want them to do in our business we will get a return that will repay that investment handsomely. (Kemp, 2011b)

The reason we have done this (work based learning) is that there are quantitative benefits, but there are also soft benefits. I recently saw 80 of my managers at their university graduation ceremony and the pride they felt was a benefit you don't see on the balance sheet [...]. As businesses we often say our staff are our competitive advantage but many organisations don't have a plan in place that backs this up. We worry a lot about staff turnover as recruitment costs are huge and we want staff to stay and develop. Emotionally engaging staff with the organisation is a crucial part of what we're doing [...]. Work based learning isn't about me giving my staff a certificate with my signature on it, this is a degree, a real qualification and that really counts. This is a great opportunity for many organisations. (Kemp, 2011a)

Furthermore, the success of the initiative has also been acknowledged at Group level by Peter Hallard, Lloyds Banking Group Learning Director, who comment that the programmes are:

What good looks like [...] the Jewel in the Crown for Lloyds Banking Group in professionalising the retail banking workforce. (Halifax Retail Bank, 2011)

### **The “unexpected” benefits of reflection and lifelong learning**

One impact from the collaboration between Middlesex and Halifax is that there has been a notable change in the culture of the organisation as represented in the practice of its Bank Managers and Local Area Managers. Perhaps as a consequence of the way that the programmes have required learners to reflect on their own and the wider contexts of retail banking practice, a culture of reflection and learning has been established that values its contribution to the enhancement of work performance. For example, a Development Manager described the benefits of reflection as follows:

A great success has been the realisation by many of the learners of the great value of reflection in improving performance. Halifax is a very fast paced organisation and typically colleagues struggle to build in time to reflect, often not seeing its value. This programme has opened many learners' eyes to the benefit of reflection in their work [...]. The Reflective Learning Statements which sit at the core of the learning process have transformed the thinking styles of the Halifax colleagues. (Halifax Retail Bank, 2011)

Individual Branch Managers also identified some of the benefits of reflection and research:

At times I have felt I have almost been detached as a manager from my branch. This has helped me see the branch from a different perspective. Through my research I have gained a much greater knowledge of the area and the opportunities and threats to my branch's growth. (Halifax Retail Bank, 2011)

The course gave me the opportunity to thoroughly research my business and community to really understand my thought process in producing a meaningful business plan. I would not have had the skill or resources to do this before the course. (Halifax Retail Bank, 2015)

It was easy to get lost in the wealth of interesting research subjects available when I began to look outside of my usual parameters. (Halifax Retail Bank, 2015)

Life as a Branch Manager is very hectic and there is often little time for personal development or reflection. By taking on this study gave me the opportunity to spend time looking at the banking sector as a whole as well as how my branch operates and to try and find ways of improving this for both my customers and colleagues. (Halifax Retail Bank, 2015)

The course gave me the opportunity to look at my working practices and how they could be improved. The challenge is implementing these in the real world and finding time to continue to improve and reflect. (Halifax Retail Bank, 2015)

It has made me try and seek ways to improve and also made me look at other factors outside my own organisation and how they impact on myself and my branch. (Halifax Retail Bank, 2015)

In addition, the benefit that the Halifax have seen from the programmes in terms of staff motivation and loyalty to the organisation, it is also the case that the individuals who have undertaken the programmes recognise that the collaboration between Middlesex and Halifax has presented opportunities for higher-level learning that would not otherwise have been available to them. In this sense, the work-integrated approach has widened opportunities for access to higher education and career progression.

I made the decision to go straight into work after college so although I was pleased with the work I have done to pursue a career in banking; I had missed the experience of university level learning. The opportunity to study retail banking practice at Middlesex offered me the challenge of stretching myself and reflecting both personally and professionally. (Halifax Retail Bank, 2015)

I felt immense pride that I had been given this opportunity to study and gain an academic qualification which would support me in my role and the work I do every day. Looking back, all the time, effort and commitment that was needed has paid off. I took such pride in having my family members with me at the graduation ceremony to receive my diploma. (Halifax Retail Bank, 2011)

I joined Halifax straight from college and to gain a qualification from a university, whilst carrying out my day job, is a fantastic opportunity. The added bonus being it will also prepare me for the year ahead with the Business Plan I will create as a result! (Halifax Retail Bank, 2011)

I think it's wonderful that as an employee, we have an opportunity to gain a qualification with no cost to ourselves. (Halifax Retail Bank, 2011)

## Discussion and conclusions—towards the expected benefits of work-integrated learning

The traditional model of university education is predicated on the idea that universities have a privileged position with regards to the creation and dissemination of knowledge and expertise. On this model, individuals go to universities to undertake programmes of study that have been primarily designed by academic staff for the purpose of enabling people to have the opportunity to gain university qualifications. Access to the opportunity to undertake such programmes is determined solely by the university. In many (perhaps most) instances this model meets the expectations of those who go to university and delivers learning opportunities in accordance with the aims intended. It is also the case that maintenance of academic standards of any of the qualifications that a university awards in its name must be a non-negotiable aspect of providing higher education. However, in the UK, there is potential to bring about a different kind of relationship between employers and universities. The motivating ideas driving such a change include that employers need to

invest more in developing higher-level skills (towards the achievement of enhanced productivity) and that many people in work have the potential to benefit from higher education without the opportunity to do so.

As indicated above, from the outset the Halifax Bank required a return on the investment they made in developing their staff in business benefit terms including better customer satisfaction and performance enhancement outcomes. Halifax Bank did not engage with Middlesex University to transform its work culture to embrace reflective practice and yet, perhaps unexpectedly, this is what seems, to some extent, to have taken place. It seems also that reflection can indeed be viewed as productive (Boud *et al.*, 2006) by employers and can be celebrated as an integral aspect of the work of a Branch Manager. More than this, it seems that reflection can also be recognised for its key contribution to enhancing performance and as a means to promote practice improvement. The benefit this has also brought to the individual Branch and Area Managers has not been lost on the participants who seem to recognise and value the opportunity for learning and professional practice enhancement.

When most people go to work in the UK they do not have an expectation that they will have an opportunity for the learning gained through their work to count towards a university qualification. Neither do they typically expect that the projects and other work activities they undertake for their work can lead to them gaining academic credit. It may also be the case that many employees do not see it as their role to critically and collaboratively reflect on their practice. Perhaps, we could postulate that if the banking sector had an established and valued culture of critical reflective practice, some of the mistakes that led to the crash of 2008 could have been avoided? Perhaps at least, if employers can see the potential for a return on their investment, they may be more willing to contribute to the long-term culture change required to promote opportunities for higher-level learning for their employees and consequently promoting a culture of critical reflection. A key starting point for such a change is the explicit recognition of the knowledge and skills that exist within the workplace and a corresponding recognition that universities do not have a monopoly on knowledge production. This change also requires a corresponding shift of culture within the higher education sector to proactively promote collaboration between universities, employers and other organisations (such as professional bodies) as equal partners in the promotion of higher level learning opportunities. The facility to flexibly construct programmes that specifically reflect the needs of employers (while fully maintaining academic standards) is also required if universities are to move away from the “product push” model as recommended by Kewin *et al.* (2011). Degree apprenticeships are clearly one way in which collaboration between universities and employers can be initiated but even in this policy area, collaboration can be inhibited (Bravenboer, 2016). The collaborative approach adopted with Halifax Bank, has certainly provided opportunities to access higher education that are viewed as transformative by the participants cited. However, perhaps the broader benefit of evidencing the business benefits of critical reflective practice to employers, illustrates how it is possible to think of work-integrated learning is an entirely normal, valuable and expected aspect of working life.

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